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on January 25, 2010

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/ Bonnie Rickles Attorney Docket No.: 020375-021400US

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND METHOD FOR ISSUING NEGOTIABLE INSTRUMENTS

Customer No.: 20350

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01/30/2010 Mail Stop Issue Fee

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Commissioner:

In response to the Notice of Drawing Inconsistency with Specification mailed

December 24, 2009, which was mailed after the Notice of Allowance dated December 2, 2009, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 8 of this paper.

Confirmation No. 3444

Examiner: Kelly S. Campen

Technology Center/Art Unit: 3691

AMENDMENT AFTER ALLOWANCE UNDER 37 CFR § 1.312